

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David M. Beatty
Anisia T. Beatty
Debtors

Case No. 11-08017-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db/jdb
cr +David M. Beatty, Anisia T. Beatty, 485 N. Burberry Lane, Mt. Wolf, PA 17347-8720
+JPMORGAN CHASE BANK, N.A. S/B/M TO CHASE HOME FINA, 10790 Rancho Bernardo Road,
San Diego, CA 92127-5705
3993795 ACS, PO Box 78844, Phoenix, AZ 85062-8844
3993798 +CCCS of Central Pennsylvania, Tabor Community Services Inc, PO Box 1676,
Lancaster, PA 17608-1676
3993800 +Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
4037348 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH4-7126,
Columbus, OH 43219-6009
3993803 +Mazda Capital Services, PO Box 78069, Phoenix, AZ 85062-8069

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Feb 03 2017 19:18:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
4023233 EDI: BANKAMER2.COM Feb 03 2017 19:18:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102
3993796 +EDI: BANKAMER.COM Feb 03 2017 19:18:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019
3993801 EDI: CITICORP.COM Feb 03 2017 19:18:00 Citi Simplicity Card, PO Box 182564,
Columbus, OH 43218
3993797 +EDI: CAPITALONE.COM Feb 03 2017 19:18:00 Capital One, PO Box 71083,
Charlotte, NC 28272-1083
3993799 +EDI: CHASE.COM Feb 03 2017 19:18:00 Chase, Cardmember Services, PO Box 15153,
Wilmington, DE 19886-5153
4021153 EDI: CHASE.COM Feb 03 2017 19:18:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
4046661 EDI: RMSC.COM Feb 03 2017 19:18:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661
3993802 +EDI: RMSC.COM Feb 03 2017 19:18:00 GE Money Bank, P.O. Box 960061,
Orlando, FL 32896-0061
4147849 EDI: AIS.COM Feb 03 2017 19:18:00 InSolve Recovery, LLC by American InfoSource LP,
PO Box 269093, Oklahoma City, OK 73126-9093
4004874 +EDI: CHASE.COM Feb 03 2017 19:18:00 JPMorgan Chase Bank, N.A., 201 N Central Ave,
Phoenix, AZ 85004-0905
4037617 +EDI: OPHSUBSID.COM Feb 03 2017 19:18:00 LINDIA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
3993804 +E-mail/Text: electronicbkydocs@nelnet.net Feb 03 2017 19:18:20 Nelnet Loans,
6420 Southpoint Pkwy, Jacksonville, FL 32216-0946
4006715 E-mail/Text: bkyelectnotices@tgslc.org Feb 03 2017 19:18:25 Nelnet on behalf of TGSLC,
TX Guaranteed Student Loan Corporation, P.O. Box 83100, Round Rock TX 78683-3100
4014807 +EDI: OPHSUBSID.COM Feb 03 2017 19:18:00 OAK HARBOR CAPITAL III, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4062203 EDI: PRA.COM Feb 03 2017 19:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
4088805 EDI: PRA.COM Feb 03 2017 19:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4242713 EDI: NAVIENTFKASMGUAR.COM Feb 03 2017 19:18:00 Sallie Mae Inc. on behalf of USA FUNDS,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
3993805 EDI: NAVIENTFKASMSERV.COM Feb 03 2017 19:18:00 SallieMae, PO Box 9500,
Wilkes Barre, PA 18773-9500
3993806 EDI: RMSC.COM Feb 03 2017 19:18:00 Sam's Club Discover, PO Box 981064,
El Paso, TX 79998-1064
3993807 EDI: TFSR.COM Feb 03 2017 19:18:00 Toyota Financial Services, PO Box 5855,
Carol Stream, IL 60197-5855
4023984 EDI: TFSR.COM Feb 03 2017 19:18:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,
Oklahoma City, OK 73126-9093

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor J.P. Morgan Chase Bank, N.A. ASwartz@mwc-law.com,
ecfmail@mwc-law.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor J.P. Morgan Chase Bank, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael R Caum on behalf of Joint Debtor Anisia T. Beatty mikecaumesq@comcast.net
Michael R Caum on behalf of Debtor David M. Beatty mikecaumesq@comcast.net
Thomas I Puleo on behalf of Creditor J.P. Morgan Chase Bank, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 David M. Beatty
First Name Middle Name Last Name
Debtor 2 Anisia T. Beatty
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:11-bk-08017-MDF**

Social Security number or ITIN **xxx-xx-9816**
EIN ____-____-____
Social Security number or ITIN **xxx-xx-9585**
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David M. Beatty

Anisia T. Beatty

By the
court:

February 3, 2017

Honorable Mary D. France
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.